# U.S. Bank

CRA Public File Written Comments and Corporate Responses

State of Kentucky Rating Area 2021

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State of Kentucky Q1 2021 CRA Public File – Written Comments Q1 2021 State of Kentucky Rating Area

#### **Social Media Comment**

### Facebook Private Comment on February 23, 2021

I think it is the most stupid thing for your Cave City branch to close. We have to go to Glasgow or Bowling Green. The small branch was having computer problems. Had to go out of our way again to main branch. Thinking seriously about changing banks for Cave City convenience.

## U.S. Bank Response on February 23, 2021

Good morning , thanks for reaching out. We understand that closing a branch is a disruption, but we are dedicated to helping our customers and employees during this transition. Customers' banking preferences and behaviors are changing, influencing how and where we operate. As a result, we are consolidating some of our physical locations. Customers can manage their accounts any time through online banking at usbank.com, the U.S. Bank mobile banking app, our Customer Service at 800.872.2657, and at the ATM. If you're looking for a branch, a full list of U.S. Bank branches, and ATMs, can be found at usbank.com/locations Take care and stay safe.

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State of Kentucky Rating Area Q3 2021

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#### **Social Media Comment**

### **Twitter Public Comment on July 16, 2021**

@usbank Yes I did and I have – it appears you are downsizing your service area in Lexington, KY – less branch locations, hours inconvenient (not one branch open after 4:00 on weekday) – just spent 30 minutes waiting in a drive through at one branch.

If your plan is to reduce your footprint locally – courtesy notification to 20 year clients you would be helpful

But thank you for your prompt reply

## U.S. Bank Response on July 16, 2021

thank you for the reply. We understand closing a branch is a disruption. We're dedicated to helping during this transition. Banking preferences & behaviors are changing, influencing how & where we operate. As a result, we're consolidating. Thank you again.